

FLOODPLAIN MANAGEMENT FREQUENTLY ASKED QUESTIONS (FAQS)

Q. As a concerned homeowner I have heard that the builders association fought to have an ordinance for flood protection repealed. Is this true?

A. Yes, CCBA did request the BOCC repeal an ordinance that exceeded the requirements of the Florida Building Code and the Federal Emergency Management Agency (FEMA) Flood Insurance Program.

Q. Why did you say the ordinance was excessive?

A. The ordinance required two things.

1. It mandated a 12-inch freeboard. In layman's terms this means the lowest floor of your house would have to be built at least 12 inches above the base flood elevation. Base and design flood elevations are established on maps generated by FEMA as part of the National Flood Insurance Program (NFIP) which are adopted by local jurisdictions. Neither the Florida Building Code nor FEMA regulations require freeboard. The adoption of this requirement locally made the majority of the homes in Citrus County, which were in compliance when built, non-conforming.

2. A cumulative substantial improvement requirement of 20 years for substantial improvement and substantial damage (SI/SD). What this means to the homeowner with a home in a flood hazard area is that the value of all the work done on your home for a 20 year period is used in calculating what constitutes a substantial improvement or a substantial repair. Once the cumulative value of the work meets the definition of SI/SD the entire house would be required to be brought up to the **current** flood standards for new construction. This could mean you may have to raise your house even to meet current regulations that had changed in the meantime, even if it was in compliance at the time it was originally constructed. Under FEMA Guidelines "all work" means all work, including but not limited to, replacing drywall, replacing carpeting, replacing kitchen cabinets, replacing windows, electrical and plumbing work, and re-roofing. Having to add all the work you may have done over a 20 year period would either severely limit what you could do to improve your property, or require you to come into compliance with updated regulations as for new construction.

Q. What do you mean by substantial improvement and substantial damage?

A. Simply put, when applying for a permit to do improvements on your house you have to declare the value (cost) of the work. If the cost is equal to or more than 50 percent of the market value of the house the work is considered a substantial improvement (or repair) and you are required to meet the current flood regulations for new construction. The Florida Building Code (FBC) and the FEMA regulations do not place a time frame on the work. Some jurisdictions adopt a cumulative substantial improvement requirement.

Q. Will adding more stringent requirements above the code and FEMA regulations result in a lower insurance rate for my house?

A. No! Other elements besides freeboard must be taken into consideration. However, any homeowner can elect to elevate her or his existing house or their new house above the minimum requirements and may receive a reduction in their flood insurance rate. The biggest problem created by the ordinance was that it made the majority of existing compliant structures non-conforming structures. Once adopted, FEMA rules require that the ordinance apply to existing dwellings as well as new construction.

Q. Where can I get more information on Floodplain requirements?

A. Please feel free to contact FEMA, the County Building Department, the Florida Department of Emergency Management, or the Citrus County Builders Association.

The Citrus County Builders Association supports adherence to existing state and FEMA guidelines.